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THOMSON  
FINANCIAL



2006 ANNUAL REPORT

**SAFE HARBOR STATEMENT UNDER THE PRIVATE SECURITIES LITIGATION REFORM ACT OF 1995.** This report contains certain forward-looking statements within the meaning of Section 21E of the Securities Exchange Act of 1934, as amended. We intend such forward-looking statements to be covered by the safe harbor provision for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995, and we are including this statement for purposes of these safe harbor provisions. Forward-looking statements, which are based on certain assumptions and describe our future plans, strategies and expectations, can generally be identified by use of the words "believe," "expect," "intend," "anticipate," "estimate," "project," or similar expressions. Our ability to predict results or the actual effect of future plans or strategies is inherently uncertain. Factors that could have a material adverse effect on our operations and future prospects include, but are not limited to: fluctuations in market rates of interest and loan and deposit pricing in our market areas, the effect of continued margin pressure on our earnings, deterioration in asset quality due to an economic downturn in the greater Chicago, Detroit, Milwaukee, St. Louis, Kansas City or Atlanta metropolitan areas, developments pertaining to the previously announced employee fraud, the dollar amount of recovery, if any, on any insurance bond claim relating to the employee fraud, legislative or regulatory changes, adverse developments in our loan or investment portfolios, slower than anticipated growth of our business or unanticipated business declines, unforeseen difficulties in the integration of The PrivateBank - Atlanta or higher than expected operational costs, failure to get regulatory approval for a de novo federal savings bank in Kansas City, competition, failure to improve operating efficiencies through expense controls, and the possible dilutive effect of potential acquisitions, expansion or future capital raises. These risks and uncertainties should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements. We assume no obligation to update publicly any of these statements in light of future events unless required under the federal securities laws.

focus

execution

continuity

confidentiality

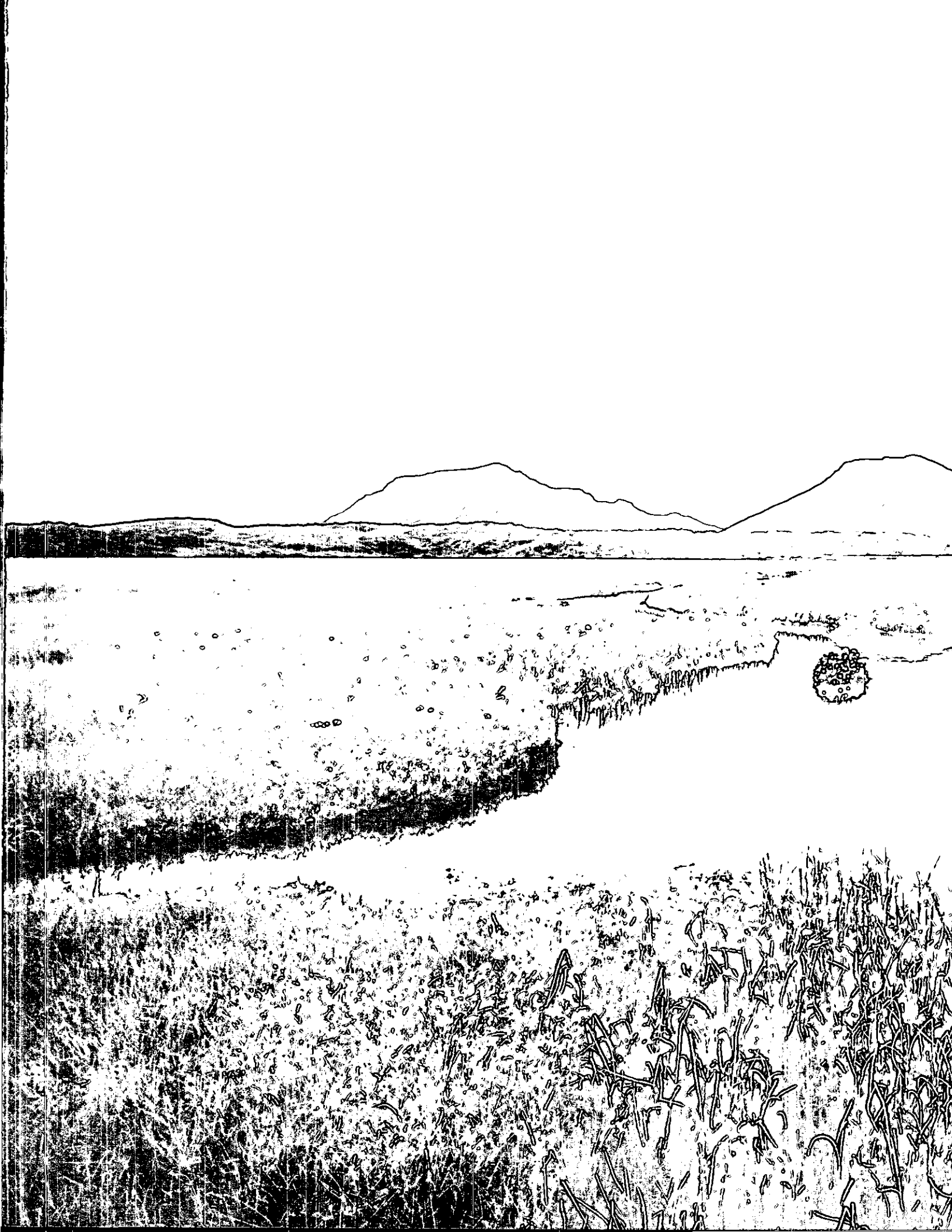
lifetime relationships<sup>sm</sup>

*Welcome. You Have Arrived.<sup>sm</sup>*

PrivateBancorp, Inc., is the holding company for  
The PrivateBank - Chicago, The PrivateBank -  
St. Louis, The PrivateBank - Michigan, The PrivateBank  
- Wisconsin, and The PrivateBank - Georgia.

The PrivateBank uses the European tradition of  
"private banking" as a model to develop lifetime  
relationships with our clients. Utilizing a team of  
highly qualified managing directors, The PrivateBank  
provides distinctive, highly personalized, premium  
financial services primarily to privately held  
businesses, affluent individuals, wealthy families,  
professionals, entrepreneurs, and real estate investors  
for their personal and professional interests.

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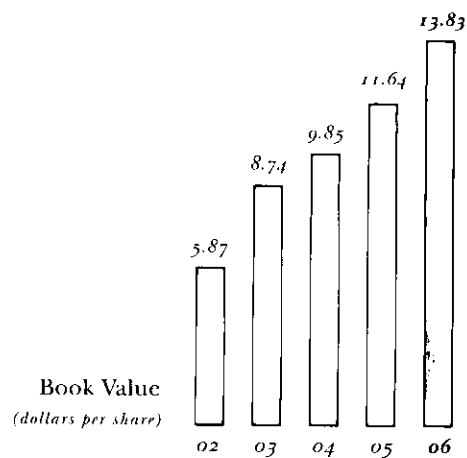
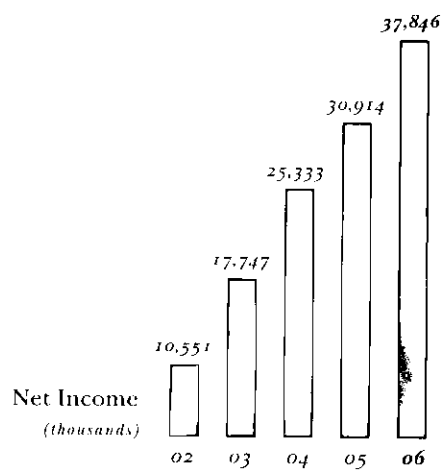
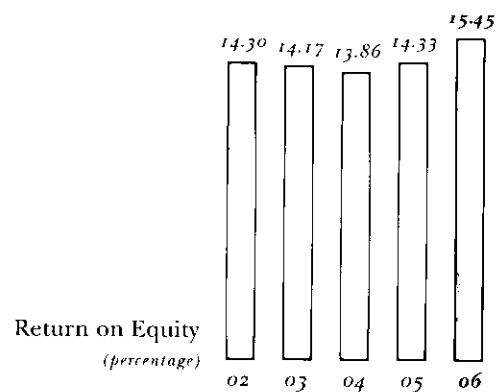
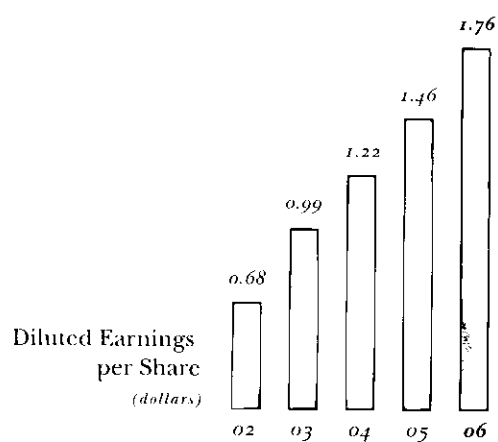


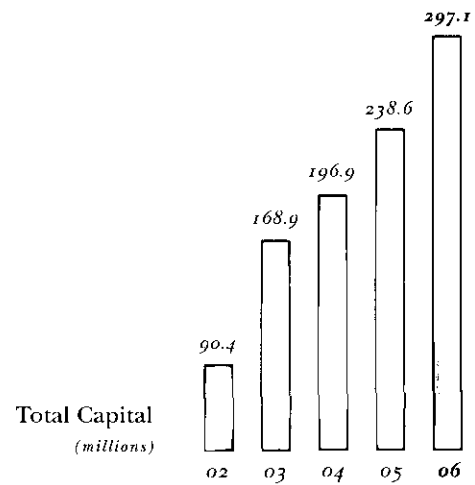
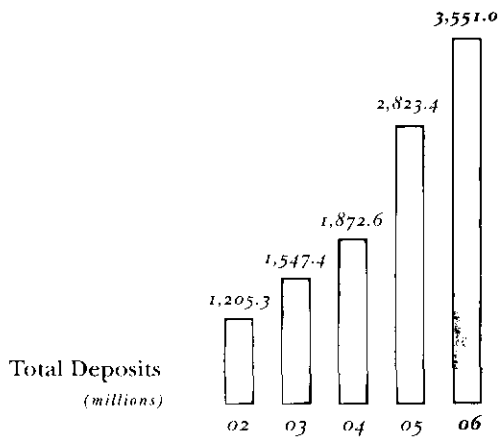
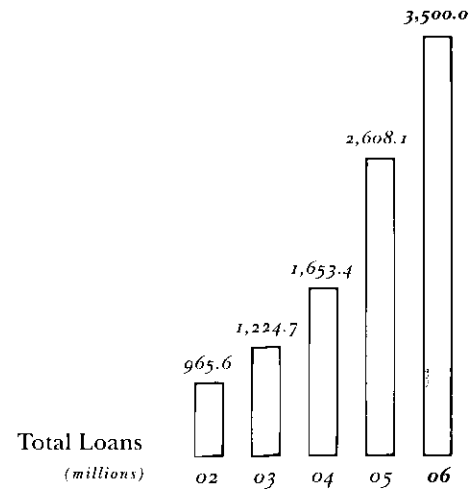
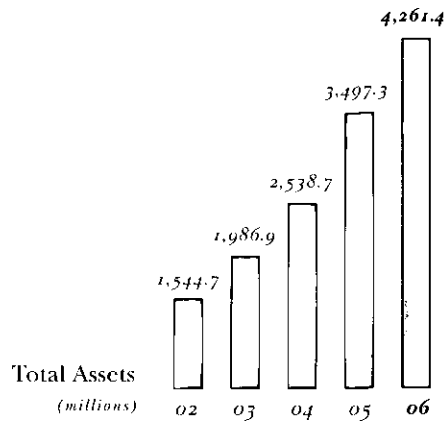
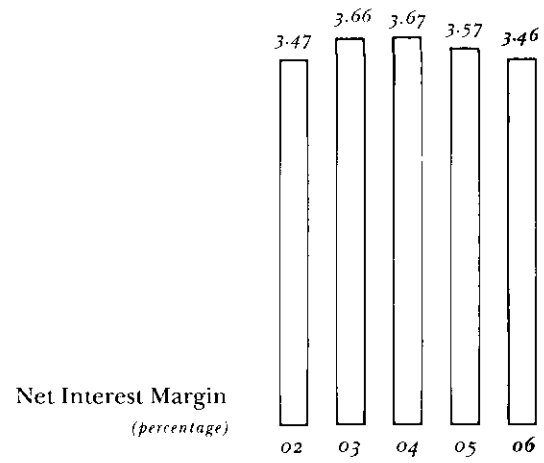
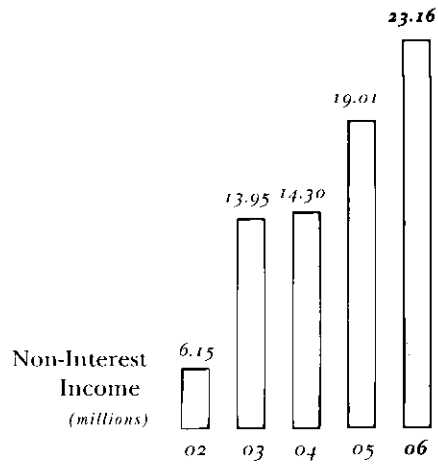


*What does it mean to reach*



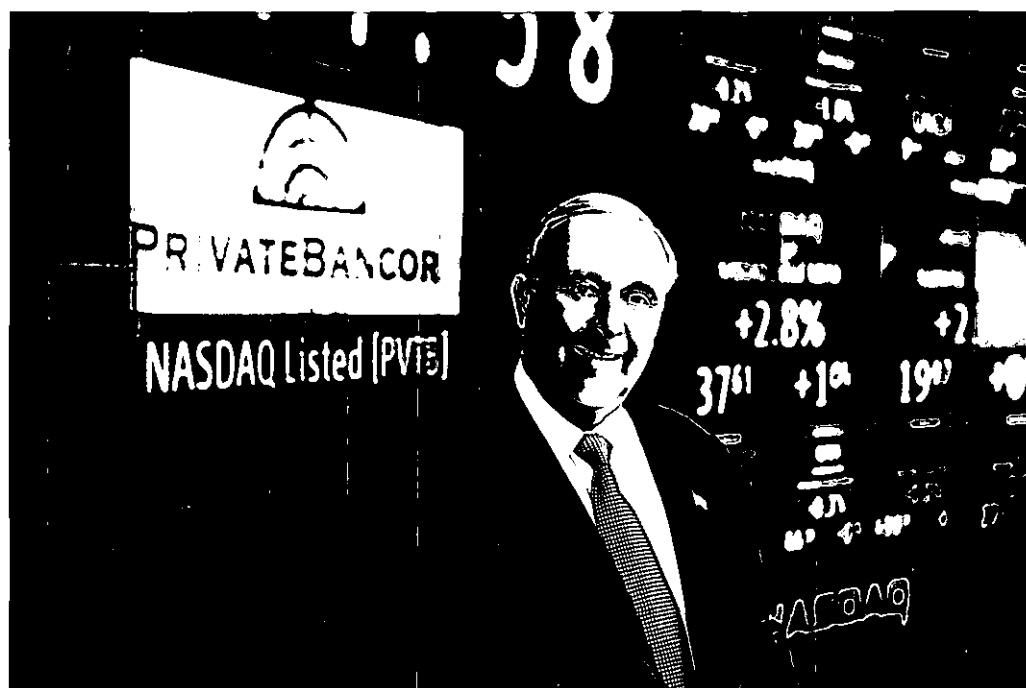
## 2006 PRIVATEBANCORP, INC., FINANCIAL HIGHLIGHTS











**PVTB**  
**NASDAQ**  
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A NASDAQ Global Select Company

### **Community Development**

From the beginning, we have had a community focus. We operate separately chartered banks in our markets because we believe local management teams, local Boards of Directors and local business plans are the most effective way to serve local communities. By becoming part of the communities we serve, we have identified clients who we believe can, and do, benefit from our special brand of private banking. They have borrowed from us to develop their communities, have invested their wealth with us and have come to depend upon us to help them secure their financial future. With our success comes an obligation to give back to these very same communities, and we have done so in every market we are in by our service, our targeted lending and our growing level of community investments.

### **New Milestones**

In 2006, we were named a NASDAQ Global Select Market company, and we are proud that we were also added to the NASDAQ Financial-100 Index. The NASDAQ Global Select Market has the highest initial listing standards of any exchange in the world based on financial and liquidity standards. NASDAQ has high standards and so do we. In November, we celebrated our relationship with NASDAQ when we were honored with the opportunity to ring the NASDAQ market-opening bell at Times Square in New York City. In August, we relocated our headquarters office to a much larger space in the center of Chicago's Loop. The new headquarters space gives us the physical agility we need to support the continued expansion of our Chicago and national franchise. However, continual enhancements to the other offices in our Chicago network bear mentioning too. In early 2006, we moved our offices in the Chicago suburbs of Oak Brook and Geneva into larger accommodations. These are important investments in our future and signify our long-standing commitment to our largest and foundation market in Chicago.

### **Our Best Days Are Ahead of Us**

Time and events often bring great clarity and deep understanding. The vision we had 16 years ago to build a premier private banking company dedicated to serving a special niche group of clients in a manner that tailors financial services to fit their individual needs sounds simple, but at the time we started the Company this approach was largely unproven. Over time, we have validated our core business model and continue to enhance it. Nothing proves the success of our approach better than the 31 and 29 percent compounded organic growth, respectively, in our loan and core deposit balances between 2001 and 2006 and the 36 percent compounded growth in earnings per share over this same period.

As we look ahead, we also look back and reflect on the many people who have contributed to this Company from its beginning. One of those individuals is Michael Susman, who retired from our Board of Directors in early 2006. Mike was one of our founding directors, and, due to his commitment and counsel over those years, our Board of Directors named him director emeritus. On a personal note, I have known Mike for 37 years and look forward to continuing my strong friendship with him.

As we look to the future, we are committed to building our existing franchise through strong focused growth and continuing our national expansion into new markets. We believe we attract clients, top-performing commercial and private bankers and acquisition candidates because of our integrity and high ethical standards and because our vision of the premier bank with an exclusive private banking focus works. Everything we do at PrivateBancorp is driven by the needs of our clients and is based on listening to the people who honor us by banking with us. Building our Company into a national franchise while growing organically in our existing markets is a huge challenge that I am confident we can meet. That confidence runs through every office and every individual in our organization. Our people have built our Company and long to reach for even greater success. I am grateful to each of them for their ongoing commitment and contributions. Working together, they will propel us forward as we continue to build extraordinary long-term value for our stockholders.



**Ralph B. Mandell**

CHAIRMAN, PRESIDENT AND CHIEF EXECUTIVE OFFICER

## TO OUR STOCKHOLDERS, CLIENTS AND FRIENDS:

Our 2006 results of operations substantiate the vision we had when we started our Company 16 years ago. We are now a Company with over \$4.3 billion in assets. I believe today more than ever in our business model and our unique culture and purpose. And I am confident that our best days remain ahead of us. Our future success will largely depend on three key elements – our willingness to reach beyond our past success, our ability to serve clients better than anyone else, and our skill in executing our business plan better than our peers.

We will thrive through a deliberate, focused effort to push our Company to new heights. Moreover, we will continue to rely on the fundamentals that brought us to where we are today, including our ever-expanding pool of first-rate Managing Directors, our passion for taking care of clients and their referrals and our constant striving for thoughtful, quality growth.

### **Quality Balance Sheet Growth**

Between 2001 and 2006, we have grown our assets at a compounded annual rate of 29 percent. During this same period, our loans and core deposits have grown at compounded annual rates of 35 percent and 33 percent, respectively. This growth trend carried through 2006 as well, with total loans growing 34 percent to \$3.5 billion at year-end 2006 and total deposits growing 26 percent to \$3.6 billion at year-end 2006. However, growth for the sake of growth is not our goal. We seek to drive investor returns by emphasizing and achieving high-quality balance sheet growth. We believe there is no better demonstration of the quality of our balance sheet expansion than the performance of our loan portfolio. In 2006, we charged off only 0.03 percent of our total loans. In addition, at year-end 2006, only 0.25 percent of our total loans were non-performing. Results like this do not happen by accident. Credit quality is fundamental to the way we run our business, and we emphasize quality in the execution of our lending function.

We believe that quality balance sheet growth requires hiring professionals who attract quality clients and have the professional skills to manage business risk. During 2006, we increased our employees from 386 at year-end 2005 to 471 as of year-end 2006. Many of the new employees were added as a result of our expansion activities. The increase in our headcount also includes high-caliber Managing Directors who joined us from other well-known organizations. We believe our hiring success is attributable to our unique high-performance culture, our accomplishments as a Company and our Company's future prospects. As our Company's footings and geographic reach have grown, we have taken steps to continue to enhance our management infrastructure and capabilities for managing enterprise risk. For example, in 2006, Christopher Zinski joined our Company as General Counsel, having previously been a partner in a major Chicago law firm.

### **Strength in Earnings**

High quality balance sheet growth explains, in part, the success we have had propelling earnings forward each year. Our 2006 net income of \$1.76 per diluted share represents a 21 percent increase in diluted earnings per share over 2005. We have achieved strong earnings growth through effective management of our interest rate risk and, as mentioned, the credit risk that is inherent in the banking business. Our growth in earnings in 2006 is particularly impressive given the adverse operating conditions most banks encountered during the second half of the year.

Interest rates on the ten-year U.S. Treasury bond fell below the Federal Funds rate, creating for a time a flat and then eventually inverted yield curve. In a normal interest rate environment, the long end of the bond market is higher than the short end of the market by a meaningful amount. The inversion of the yield curve caused our loan yields to trend downward in the second half of the year, while our funding costs increased. This is a market phenomenon that happens from time to time, and it caused our net interest margin to compress, giving us less cushion to absorb our operating expenses.

We do not have a crystal ball when it comes to predicting future interest rates, but in the short term, we believe the inverted yield curve will persist. We have offset some of the adverse effects of the inverted yield curve through our strong loan growth, but loan volume alone cannot mitigate its effects on the net interest margin. Therefore, we continue to manage our expenses with a goal of maintaining sustained earnings growth for our franchise. Managing this way will never affect our level of client service or the priority we put on our national expansion into additional major metropolitan areas.

### **Development of a National Franchise**

We have validated through performance that our model can be exported to dynamic markets throughout the United States through either the acquisition of a business bank or the creation of a de novo bank.

We first stepped outside of Chicago in 2000 when we opened a new bank in St. Louis, Missouri. The PrivateBank – St. Louis is now a \$421 million bank. In a second move, we purchased a bank in Bloomfield Hills, Michigan, in 2005. Since its acquisition, The PrivateBank – Michigan has increased its assets by 67 percent to \$572 million. Also, in early 2005 we began to build a bank in Milwaukee, The PrivateBank – Wisconsin, which opened under its own charter on January 2, 2007. Already, The PrivateBank – Wisconsin has turned a profit and has accumulated approximately \$100 million in assets.

We enter new markets using a deliberate and thoughtful approach to acquiring market share among a niche group of privately held businesses, affluent individuals, wealthy families, professionals, entrepreneurs, and real estate investors. This is the approach that has worked for us in Chicago and in our new markets as well. For instance, in 2006, The PrivateBank – St. Louis added a new office in affluent Chesterfield, Missouri, one of the area's fastest-growing suburbs. We constantly evaluate expansion opportunities in each of our markets, relying on the judgment of the local management teams because they have the market and community knowledge to make strategic expansion decisions.

In August 2006, we announced the acquisition of Piedmont Bancshares, Inc., our first expansion outside of the Middle West. The Piedmont acquisition closed in December 2006, and the bank has been renamed The PrivateBank – Georgia. This is now a \$281 million bank with three offices and is headquartered in the affluent Atlanta neighborhood of Buckhead. Atlanta is a dynamic and vibrant city with strong potential for growth. Piedmont's President and CEO, Brian Schmitt, is now Chairman and CEO of The PrivateBank – Georgia and brings the continuity and enthusiasm of his strong and entrepreneurial team of commercial and private bankers.

Shortly after announcing our acquisition of Piedmont, we announced the formation of a de novo bank in Kansas City, Missouri, to be led by Chief Executive Officer Cal Kleinmann, the former Executive Vice President and head of private banking for a prominent Kansas City financial institution. Cal brings a team of senior bankers including President Paul Clendening to our organization. He and his team have established an office of The PrivateBank – St. Louis in Kansas City pending receipt of regulatory approval to establish a stand alone bank there. We already have a strong pipeline of loan and deposit business in the Kansas City market and the opportunity to hire seasoned bankers there to support our growth.

We are highly selective and disciplined regarding the banks we buy and the management teams we attract for our de novo banks. In each of these expansion steps, our focus is on the quality of the people we bring into our organization. The quality of our investments in human capital is paramount to our long-term success. The people are so important to us that we acquire banks only where we are comfortable keeping virtually all the employees of the target bank after the acquisition. In our Michigan and Atlanta acquisitions, the senior management team and virtually every employee remain with us today, contributing to the ongoing success of their franchises and ours. This same philosophy underlies the execution of our de novo expansion.

We are committed to growing our franchise nationally into dynamic markets supported by the strong foundation we have built in Chicago. No U.S. market is beyond our reach now. We believe we will have a number of attractive opportunities to expand our franchise into growing and affluent markets throughout the United States.

#### **New Lending Emphasis**

While we are proud of what we have accomplished and look optimistically to the future, we know that our future success depends on our ability to adapt to our marketplace and the changes resulting from the growth in our organization. When we determine that our clients need access to new services, we find ways to meet their needs.

Since our inception 16 years ago, we have had great success in building a highly profitable commercial real estate lending portfolio. Our non-real-estate commercial and industrial (C&I) lending is becoming a more important part of our lending focus, as our clients desire access to more C&I lending resources. We recognized the need to put more structure and emphasis on this element of our portfolio growth going forward. To that end, we hired Managing Director Jerry Feldman in 2006 to lead our C&I lending group. Jerry brings 25 years of C&I lending experience, including experience earned at some of the nation's largest banks. Through his efforts, we will continue to grow this component of our portfolio in order to attract commercial lending clients and their associated deposit accounts.

#### **Growth in Wealth Management Services**

Many banks try to offer wealth management services to their banking clients but fail because their "one size fits all" approach is ineffective when counseling affluent clients. Our European private banking model – a lifetime relationship with services customized to an individual's needs – naturally attracts wealth management clients searching for investment advisory, asset management, financial and tax planning and trust services. Our wealth management fee income grew by 40 percent from \$9.9 million in 2005 to \$13.9 million in 2006. Our wealth management assets under administration now exceed \$2.9 billion, growing 19 percent in 2006 compared to 2005. This unit of our business is led by Wallace Head, who brings years of experience serving wealthy individuals and families. In 2007, we are moving forward with the creation of a national trust company that will allow us to centralize our wealth management business on one platform and give us the flexibility we need to serve our clients nationwide.



## *A Letter to Stockholders*

**Ralph B. Mandell**

CHAIRMAN, PRESIDENT AND CHIEF EXECUTIVE OFFICER

We know that people who love what they do excel. They are motivated. They are energized. They are committed.  
They have an enormous competitive advantage over those who do not."

~ Ralph B. Mandell

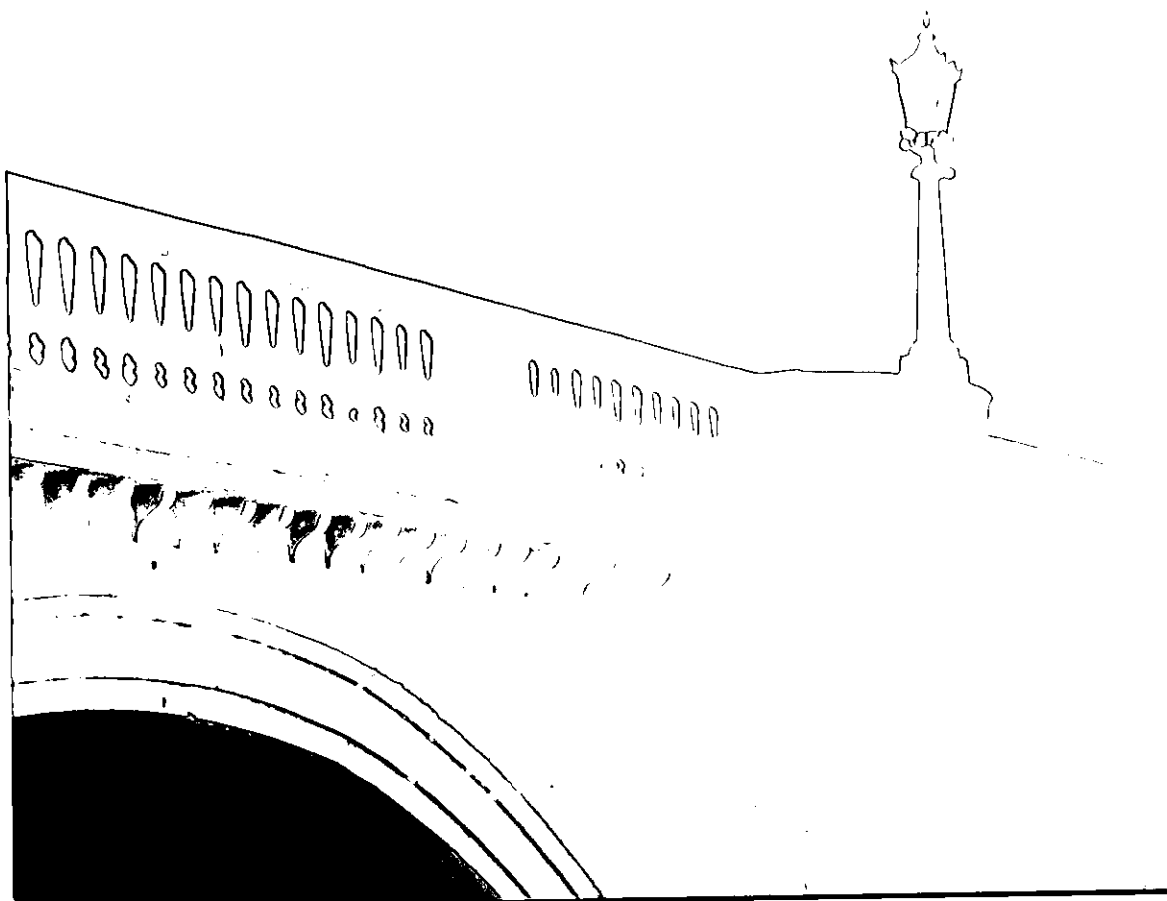


*Our company* has been known for growth,

for achievement, for focus, for our unique brand and culture, for integrity,

and for our commitment to our people, our clients, and our communities.

As we look to the future, we will build on our record and we will continue to reach . . .





to reach beyond.

# *Expanding* our Reach

Our commitment to continue to build within our existing markets and the importance of our focus on organic growth were again evident in 2006

We relocated our Chicago bank to 70 West Madison, bringing both convenience to clients with our second-floor mezzanine client service area and a greatly expanded and more organized professional footprint to our main operations, wealth management and lending areas. We moved our Oak Brook and Geneva, Illinois offices to larger quarters within their existing markets to better serve clients. And we opened a new office of our St. Louis bank in the fast-growing west suburban Chesterfield, Missouri market. In addition, in January 2007 our Wisconsin bank reached a new milestone, as it became a newly chartered national bank. Later in 2007, we will relocate our Wilmette, Illinois office to larger, more professional space on the North Shore.



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Colleen A. Conaty – Georgia

Joy C. Manbeck – Georgia

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Anne L. Gagen – St. Louis

Charles W. Davis – St. Louis







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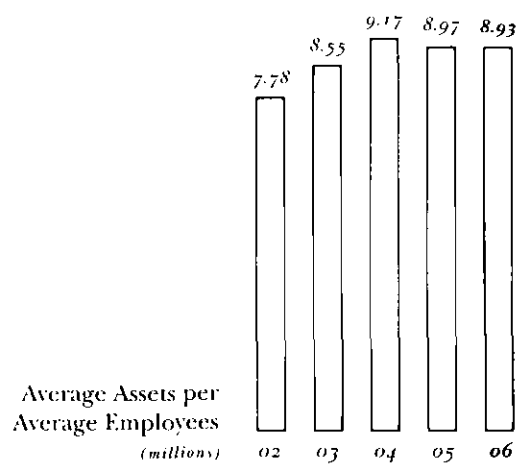
Jerry J. Feldman – Chicago

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Kymberly L. Sterling – Chicago

Christopher W. Hoste – Chicago

Julie K. Cuadros-Perry – Chicago



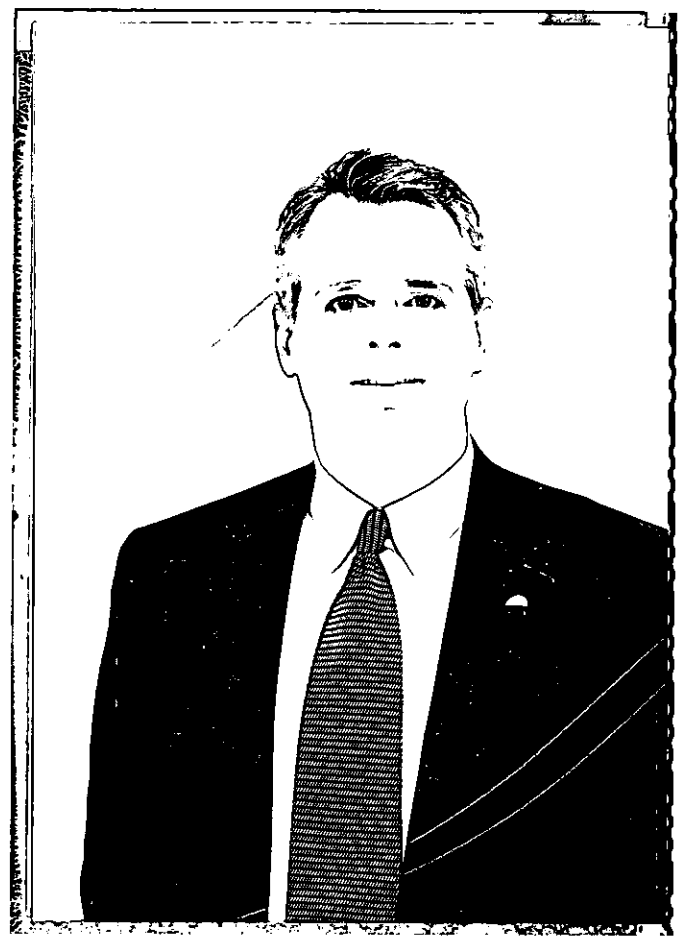
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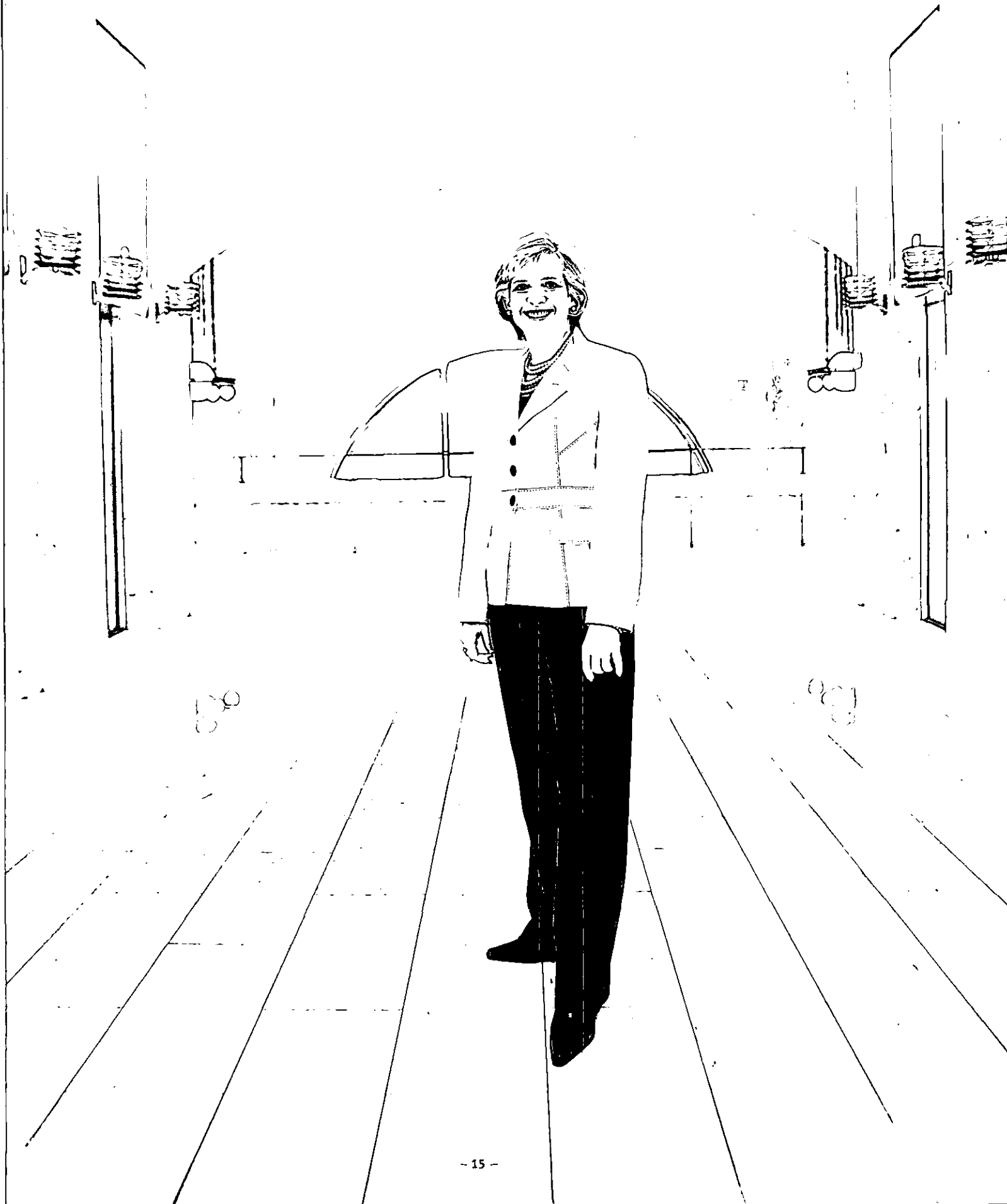
Susan Lang-Berry – Oak Brook

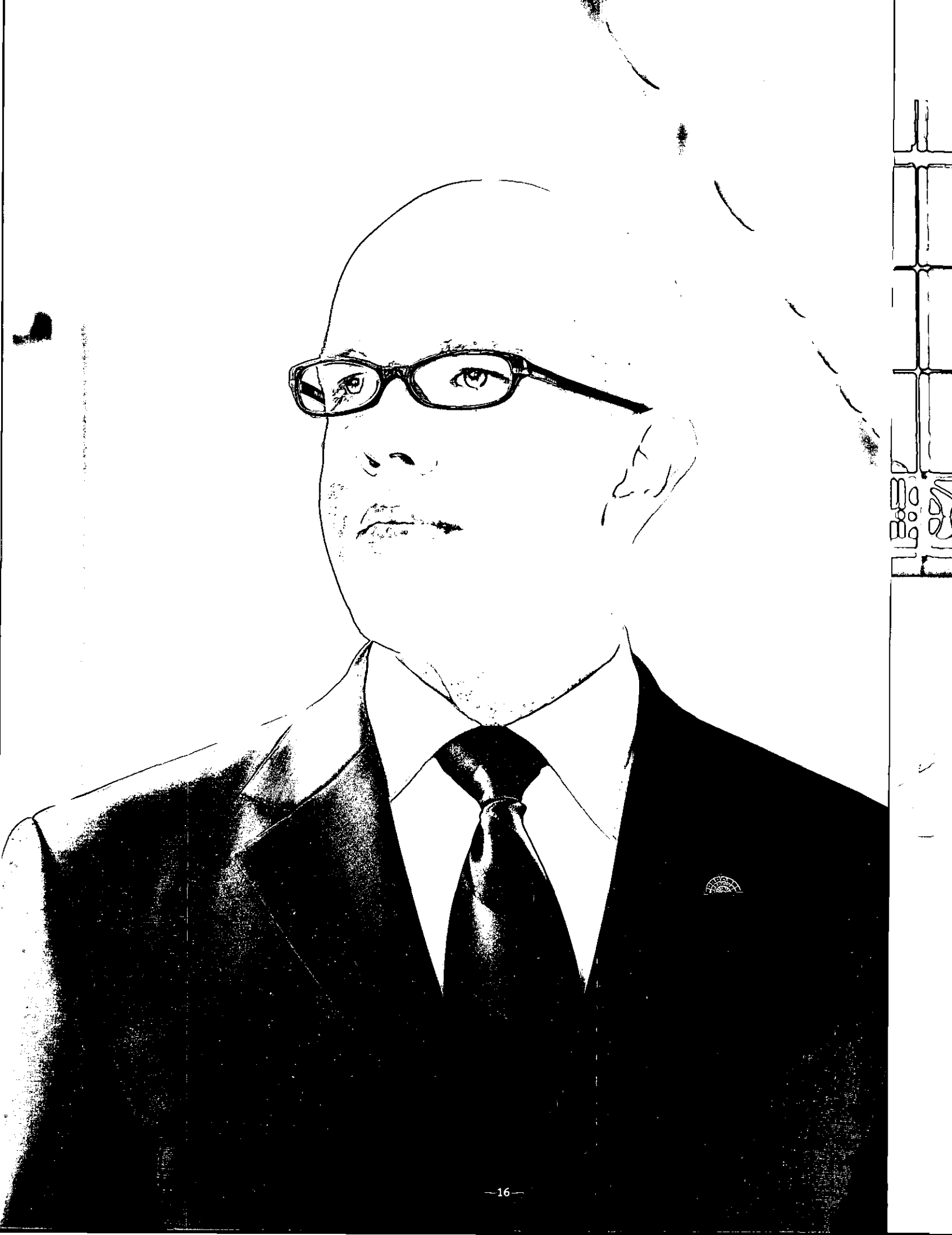
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Derek C. Sammons – Oak Brook

Marcia A. Bowden – Chicago









Our continuing ability to build out our franchise across markets outside of Chicago is of key strategic significance to us.



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Randy Harris – Georgia

*this page*  
Daniel C. Siadak – Chicago

In December, we closed our acquisition of the Piedmont Bank of Georgia, bringing The PrivateBank brand to the fast-growing southeastern region of the United States. With offices in the affluent Buckhead neighborhood of Atlanta and in Norcross, and a loan production office in Alpharetta, this was our first expansion beyond the Middle West. Late in the year, we also announced our intention to open a de novo bank in the County Club Plaza in the affluent Kansas City, Missouri market. We are currently open for business in that market and expect to have an independently chartered bank in full operation there by the summer of 2007.



All these initiatives signify the continued execution of our stated objective: to extend The PrivateBank brand to high-growth affluent markets.

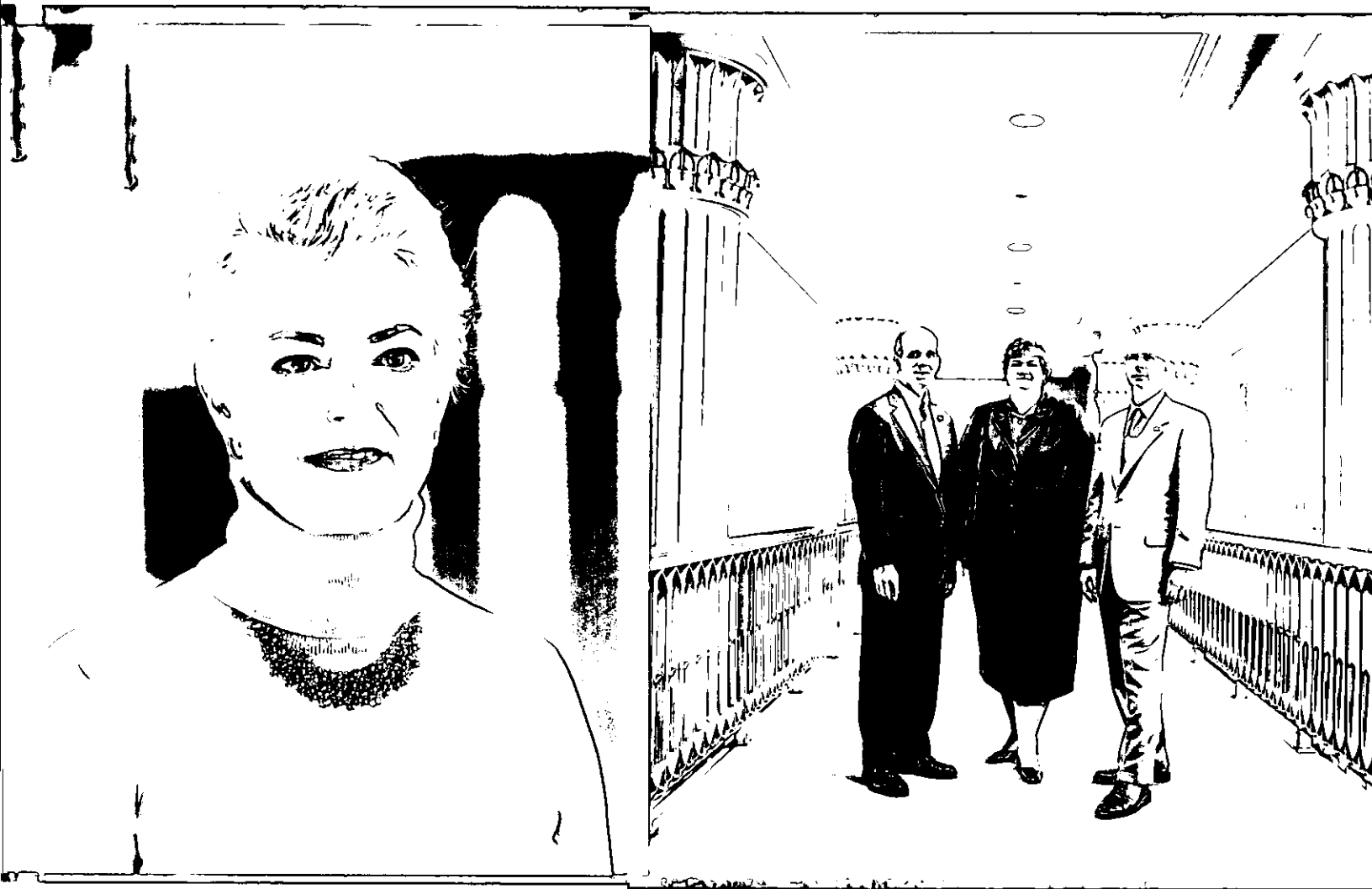
Our expansion initiatives work because we have a unique, high-performance culture with strong leadership that promotes local decision-making, empowerment, and management and staff continuity in each market.

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MaryBeth Cottrill – Wisconsin

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Christopher C. Hainey – Oak Brook  
Brian D. Schmitt – Georgia







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Ann Blickensderfer – Chicago

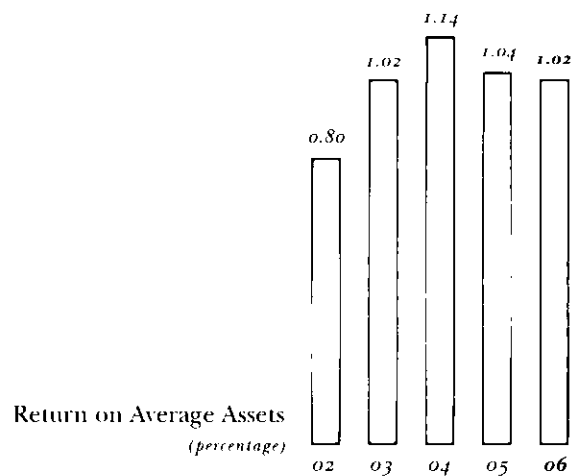
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Ellen P. Abell – Winnetka

John Paul Sweeney – Chicago

Robin M. Hill – Geneva

Mark G. Ganchiff – Chicago



# *Reaching* into our Communities

Wherever we expand, one constant is our continued, deep and enthusiastic commitment to the communities we serve.

With our staff service hours, targeted investments, and lending, we ensure that our community reinvestment activities remain an integral component of our banking practice. Here is a small sampling of our activities:

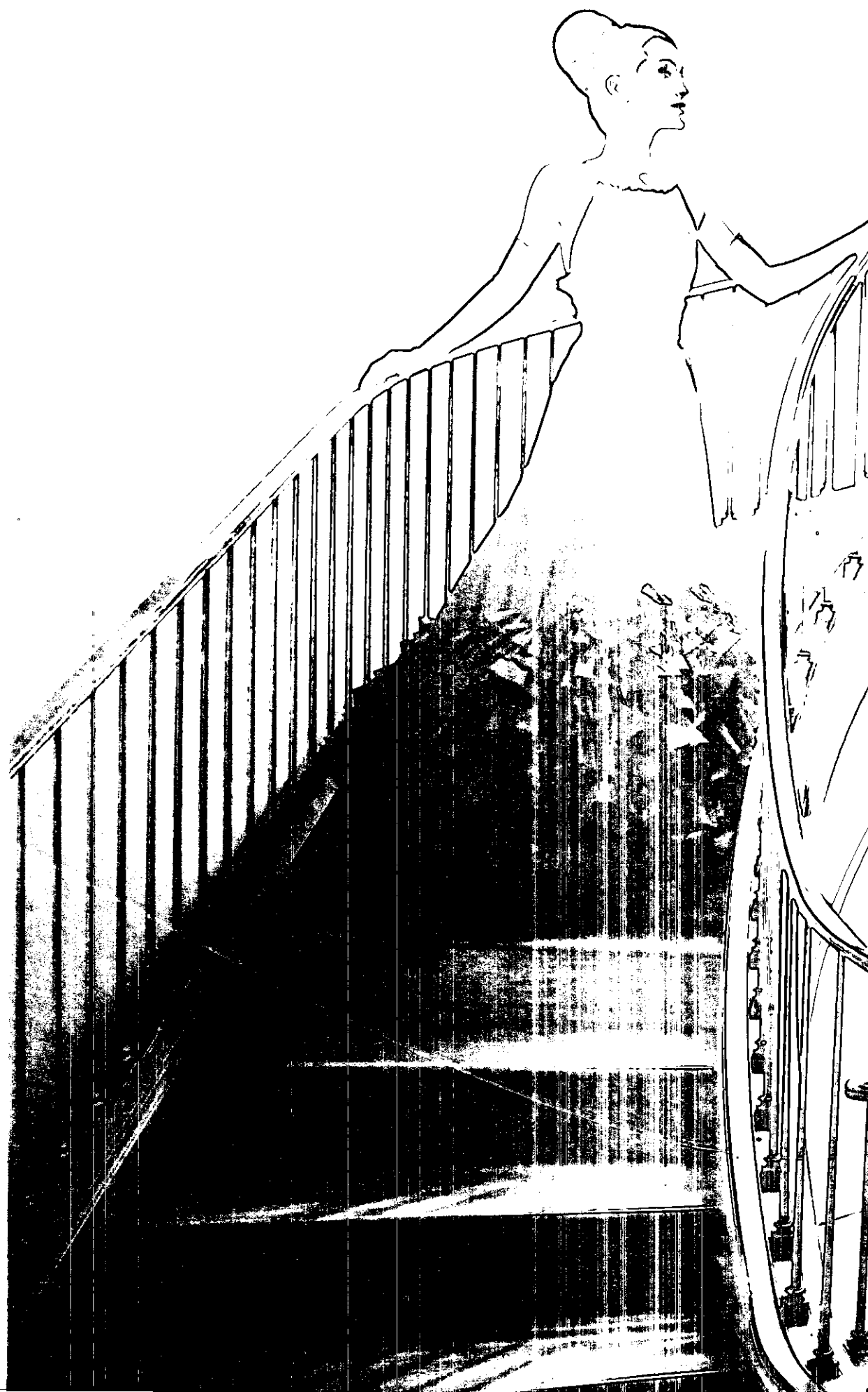
In Chicago, our employees performed nearly 2,000 hours of community volunteer service with organizations such as the Tax Assistance Program and Operation Hope and by serving on Boards and Committees of another 34 CRA-qualified organizations.

In Milwaukee, we provided a substantial line of credit to the Milwaukee Economic Development Corporation (MEDC) to expand their loan portfolio for startup businesses in economically distressed areas of the City, and we are active participants in

the Local Initiatives Support Corporation (LISC). In St. Louis, we actively supported the St. Louis Equity Fund;

Beyond Housing; Doorways, Inc.; the St. Louis Business Development Fund and many others. In Michigan, we continue to actively participate in Lighthouse's foreclosure prevention program, and will become involved in the Great Lakes Capital Fund, a non-profit community development finance corporation.







*"The hand cannot reach higher  
than does the heart."*

— Orison S. Marden

# *Reaching* our Clients

Our singular commitment to serving clients and their desire to drive referrals to us continues to fuel our growth.

In 2006, we grew our managing director group by 34 to 148 at year-end. Each new managing director brings a substantial contact base with which to build our business, as well as the dedication, entrepreneurial spirit, high ethical standards, and enthusiasm required to serve our clients. The current landscape of continued banking industry consolidation and its inherent disenfranchisement of our target client provides us with an ever-growing source of business in each of our markets and fuels our optimism about the future.

And with each new client comes the potential of key referrals, which have become one of our primary sources of new business generation across our franchise over the years.





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Bernard K. Mayle – Chicago

Kaleen A. Barbera – St. Charles





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Christopher J. Zinski – Chicago

*this page*

Robert A. Moore – Oak Brook

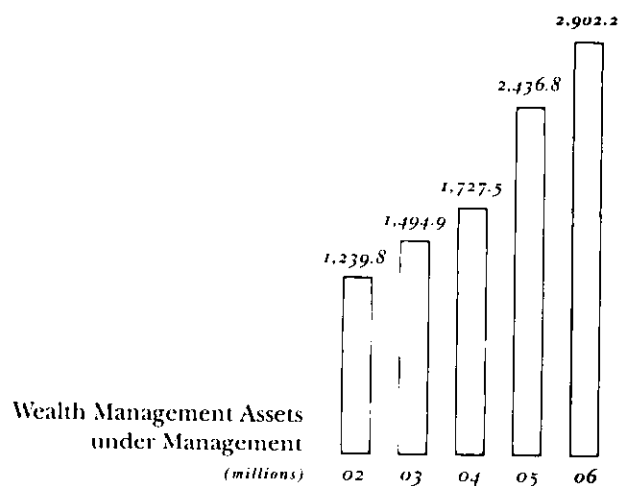
John J. Presburg – Lake Forest

John T. Schmidt – St. Charles

Susan P. Vonder Heide – Chicago



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# *Reaching* for new Opportunities

We are actively engaged in evaluating expansion opportunities in both the banking and wealth management arenas in several key, rapidly growing, affluent metropolitan markets across the country as we build out our franchise.

Because our target client group is the fastest-growing segment of the population, we remain optimistic about our prospects for growth and the desirability of our brand in new markets.

To better position our wealth management area for the future, we are currently in the process of establishing a national trust company. Utilizing branding similar to that of our existing foundation, we *continue to have high expectations* for the growth of this key, fee-income-generating business under its current leadership and new platform.





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Richard A. Powers – Chicago

Julie M. Gust – Michigan

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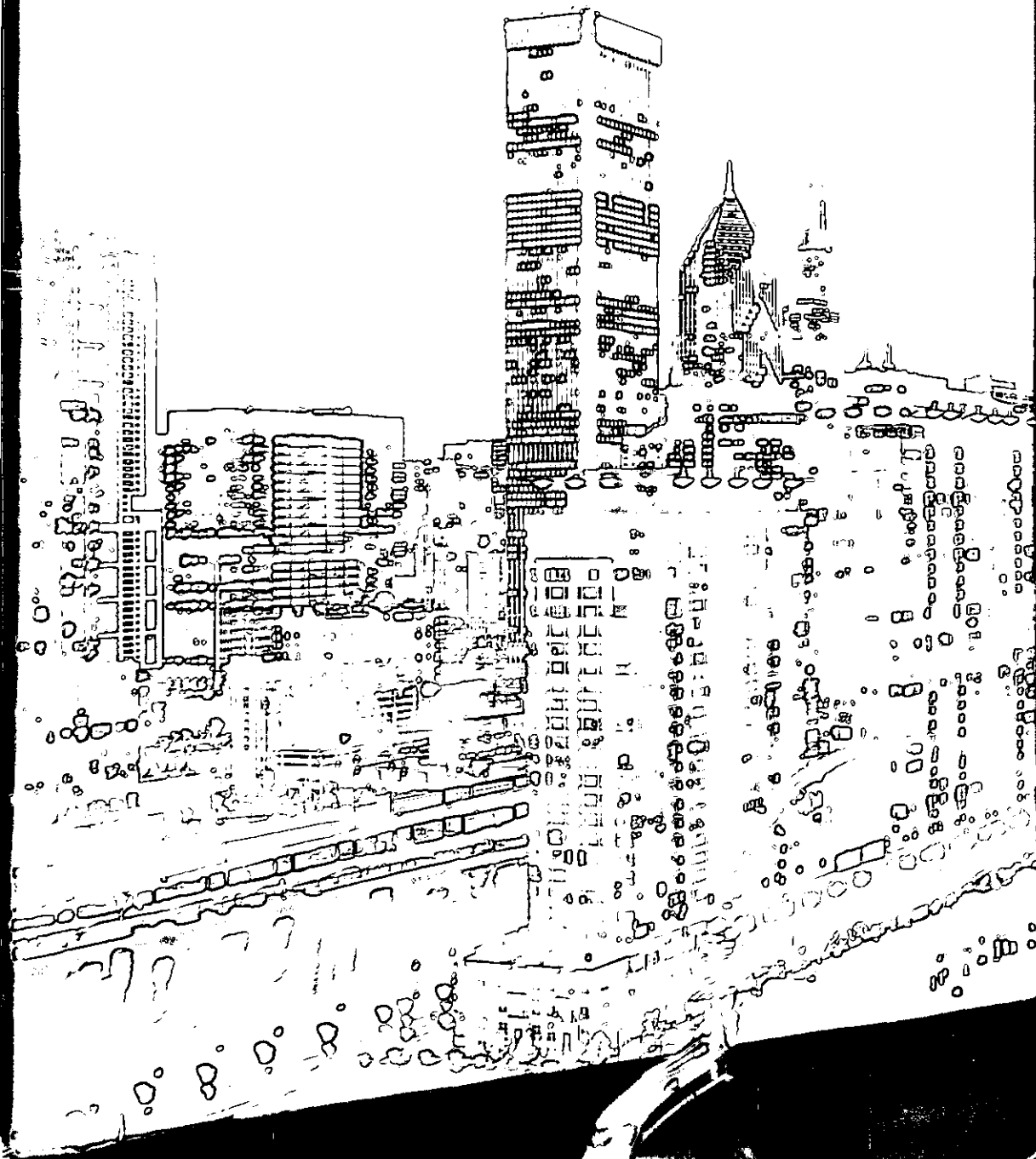
Calvin R. Kleinmann – Kansas City

Paul C. Clendening – Kansas City

Allison M. Mandell – Chicago

*"Ah, but a man's reach should exceed  
his grasp. Or what's a heaven for?"*

— Robert Browning





# Reaching into the Future

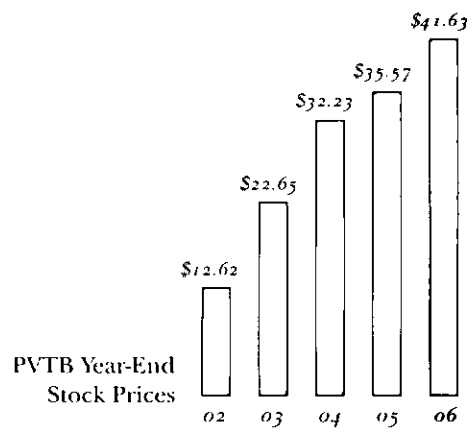
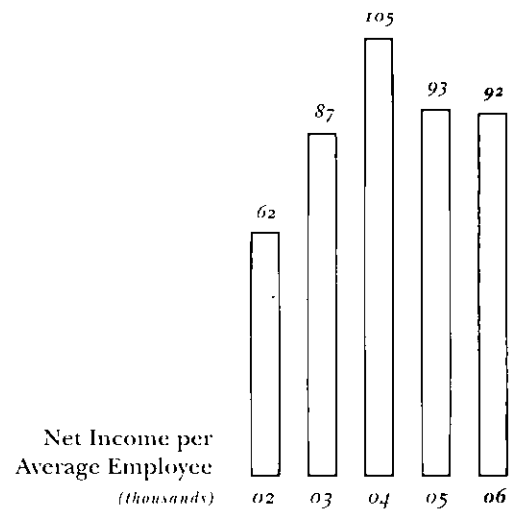
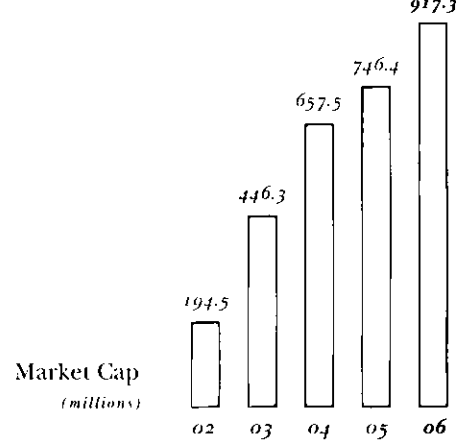
The strength of The PrivateBank model continues to be grounded in the timeless core principles of *focus*, *execution*, *continuity*, *confidentiality* and *lifetime relationships*. With the prospects of a growing managing director group, several new markets that meet our criteria, our continuing ability to execute, and our firm commitment to our distinctive culture and values, we remain convinced that the future remains very positive for us.



**PVTB**  
**NASDAQ**  
LISTED

A NASDAQ Global Select Company





# Financial Report

PrivateBancorp, Inc.

*In thousands, except per share data | Fiscal years ended December 31*

Income Statement Data:	2006	% Change
Net Interest Income	\$117,474	22%
Less: Provision for Loan Losses	6,836	5%
Non-Interest Income	23,162	22%
Non-Interest Expense (Includes minority interest expense)	79,396	26%
Income Before Income Tax	54,404	19%
Less: Income Tax Provision	16,558	11%
Net Income to Common Stockholders	\$37,846	22%

Per Share Data:		
Net Income (Diluted)	1.76	21%
Dividend	0.24	33%
Book Value	13.83	19%
Actual Shares Outstanding (Period end)	22,035	5%

## Profitability and Operating Ratios:

Return on Average Assets (ROA)	1.02%	
Return on Average Total Equity (ROE)	15.45%	
Net Interest Margin (FTE)	3.46%	
Efficiency Ratio	54.45%	
Net Income Per Average Employee	92	
Average Assets / Average Employees	\$8,930	
Market Cap	\$917,319	23%

## Balance Sheet Data:

Total Assets	\$4,261,391	22%
Total Loans	\$3,499,988	34%
Total Deposits	\$3,551,013	26%
Total Stockholders' Equity	\$297,124	25%
Total Equity / Total Assets	6.97%	
Loans to Deposits	98.6%	
Wealth Management Assets Under Management	\$2,902,205	19%

## Asset Quality Ratios:

Non-Performing Loans / Total Loans	0.25%
Allowance for Loan Losses / Non-Performing Loans	380%
Allowance for Loan Losses / Total Loans	1.09%
Non-Accrual Loans / Total Loans	0.11%
Net Charge-Offs / Average Loans	0.03%
Non-Performing Assets / Total Assets	0.23%

2005	2004	2003	2002
\$96,400	\$73,542	\$57,140	\$40,600
6,538	4,399	4,373	3,862
19,010	14,299	13,948	6,149
62,993	48,462	42,340	29,298
45,879	34,980	24,375	13,589
14,965	9,647	6,628	3,038
\$30,914	\$25,333	\$17,747	\$10,551
\$1.46	\$1.22	\$0.99	\$0.68
\$0.18	\$0.12	\$0.08	\$0.05
\$11.64	\$9.85	\$8.74	\$5.87
20,984	20,400	19,707	15,408
1.04%	1.14%	1.02%	0.80%
14.33%	13.86%	14.17%	14.30%
3.57%	3.67%	3.66%	3.47%
52.37%	52.26%	56.78%	59.02%
93	105	87	62
\$8,966	\$9,173	\$8,546	\$7,784
\$746,399	\$657,495	\$446,272	\$194,454
\$3,497,308	\$2,538,665	\$1,986,915	\$1,544,723
\$2,608,067	\$1,653,363	\$1,224,657	\$965,641
\$2,823,382	\$1,872,635	\$1,547,359	\$1,205,271
\$238,629	\$196,921	\$168,947	\$90,402
6.82%	7.76%	8.50%	5.85%
92.4%	88.3%	79.1%	80.1%
\$2,436,766	\$1,727,479	\$1,494,881	\$1,239,779
0.04%	0.15%	0.09%	0.14%
2201%	751%	1343%	828%
1.13%	1.15%	1.23%	1.20%
0.03%	0.07%	0.00%	0.08%
-0.01%	0.04%	0.08%	0.07%
0.04%	0.10%	0.06%	0.09%

Donald L. Bell	President - Arrow Lumber
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William A. Goldstein	President - Lodestar Investment Counsel, LLC
James M. Guyette	President and Chief Executive Officer - Rolls Royce North America, Inc.
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David T. Provost*	Chairman and Chief Executive Officer - The PrivateBank - Michigan
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Alejandro Silva	Chairman of the Board - Evans Food Group, Ltd.
John (Jay) B. Williams	Chairman and Chief Executive Officer - The PrivateBank N.A. - Wisconsin

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Jo S. Hill	Chief Administrative Officer, EVP - MagnetBank
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J. Ridley Howard	Retired
Ralph B. Mandell	Chairman, President and Chief Executive Officer - PrivateBancorp, Inc.
Kenneth A. Orkin	Real Estate Investments
James A. Ruckstaetter	Chief Credit Officer - PrivateBancorp, Inc.

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as of March 1, 2007

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Christopher J. Zinski	<i>General Counsel and Corporate Secretary</i>
Julie Cuadros-Perry	<i>Director of SEC Reporting</i>

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*Vice Chairman and Managing Director*  
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*Managing Director*  
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*Managing Director*

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 Kimberly A. Geary  
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Charles H. Clifford  
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Associate Managing Director

Richard J. George  
Associate Managing Director

Deborah L. Gilbert  
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Gayle B. Goddard  
Associate Managing Director

Karen A. Karr  
Associate Managing Director

Madelyn L. Ott  
Associate Managing Director

John W. Slaid  
Associate Managing Director

Eileen R. Spratt  
Associate Managing Director

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Ellen J. Redeker  
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James D. Roemer  
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Vice President of Marketing - D.L. Tocco & Associates, Inc.

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Attorney - Knight & Firth Law Firm

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Certified Financial Planner - Center for Financial Management One, LLC

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Partner - Fitzgerald & Dakmak, P.C.

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Thomas K. Fisher  
Private Investor

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Vice Chairman - Detroit Investment Fund

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*Partner - Adamson Advertising, Inc.*  
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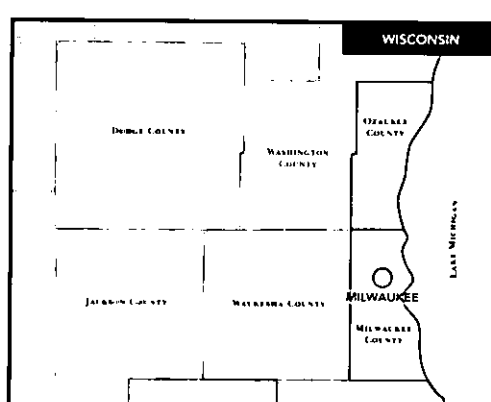
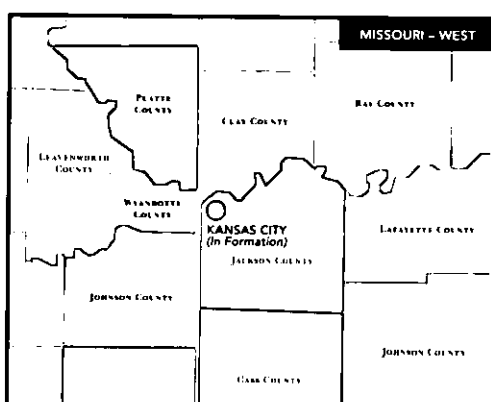
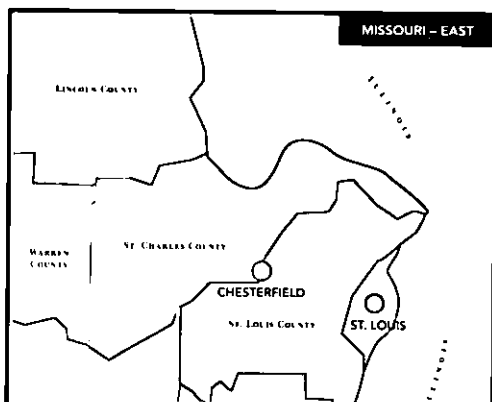
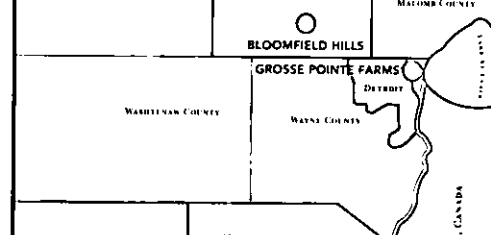
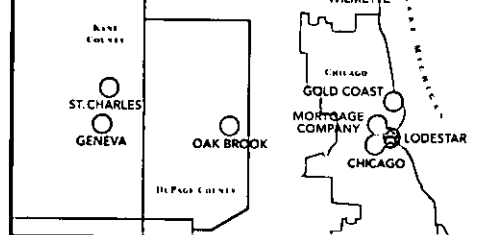
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## PrivateBancorp, Inc., Locations

PrivateBancorp, Inc., has eighteen strategically located banking offices in five states serving the greater Atlanta, Chicago, Detroit, Kansas City, Milwaukee and St. Louis metropolitan areas.

### The PrivateBank

**Illinois Offices**  
70 West Madison  
Chicago, Illinois 60602  
312-683-7100

149 East Walton Place  
Chicago, Illinois 60611  
312-238-8500

501 West State Street  
Geneva, Illinois 60134  
630-845-4830

920 South Waukegan Road  
Lake Forest, Illinois 60045  
847-615-3030

1110 Jorie Boulevard  
Oak Brook, Illinois 60523  
630-516-0900

24 South Second Street  
St. Charles, Illinois 60174  
630-762-0090

517 Green Bay Road  
Wilmette, Illinois 60091  
847-853-3900  
*Closing as of May 4, 2007*

5260 Old Orchard Road  
Skokie, Illinois 60077  
847-853-3900  
*Opening as of May 7, 2007*

1000 Green Bay Road  
Winnetka, Illinois 60093  
847-441-4400

**Georgia Offices**  
3423 Piedmont Road  
Suite 125  
Atlanta, Georgia 30305  
404-926-2400

3169 Holcomb Bridge Road  
Suite 202  
Norcross, Georgia 30071  
770-840-2600

**Georgia LPO Office**  
4625 Alexander Drive  
Suite 125  
Alpharetta, Georgia 30022  
770-740-2880

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1401 South Brentwood  
Boulevard  
2nd Floor  
St. Louis, Missouri 63144  
314-301-2200

**Kansas City Office**  
*(In Formation)*  
Plaza Colonnade  
On the Country Club Plaza  
4801 Main Street  
Kansas City, Missouri 64112  
816-286-1500

**Wisconsin Office**  
743 North Water Street  
Milwaukee, Wisconsin  
53202  
414-291-7100

**The PrivateBank**  
Mortgage Company  
640 North LaSalle Street  
Suite 557  
Chicago, Illinois 60610  
312-329-6440

**Lodestar Investment**  
Counsel, LLC  
208 South LaSalle Street  
Suite 1710  
Chicago, Illinois 60604  
312-630-9666

*"We can reach our potential, but to do so,  
we must reach within ourselves. We must summon  
the strength, the will, and the faith to move  
forward — to be bold — to invest in our future."*

— John Hoeven

*Dedicated to Building and Preserving Wealth™*

*The company's common stock is listed on the  
NASDAQ Exchange under the symbol "PVTB"*

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(312) 683-7100

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END



EQUAL HOUSING LENDER (MEMBER FDIC)